

<i>SERFF Tracking Number:</i>	<i>NWPA-126772585</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46560</i>
<i>Company Tracking Number:</i>	<i>VLO-0781-M2(A), GROUP FLEXIBLE PREMIUM ADJUSTABLE VARIABLE UNIVERSAL CERTIFICATE DATA PAGES</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>VLO-0781-M2(A), Group Flexible Premium Adjustable Variable Universal Certificate Data Pages</i>		
<i>Project Name/Number:</i>	<i>VLO-0781-M2(A), Group Flexible Premium Adjustable Variable Universal Certificate Data Pages/VLO-0781-M2(A), Group Flexible Premium Adjustable Variable Universal Certificate Data Pages</i>		

Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: VLO-0781-M2(A), Group SERFF Tr Num: NWPA-126772585 State: Arkansas

Flexible Premium Adjustable Variable Universal

Certificate Data Pages

TOI: L08 Life - Other

SERFF Status: Closed-Approved- State Tr Num: 46560
Closed

Sub-TOI: L08.000 Life - Other

Co Tr Num: VLO-0781-M2(A), State Status: Approved-Closed
GROUP FLEXIBLE PREMIUM
ADJUSTABLE VARIABLE
UNIVERSAL CERTIFICATE DATA
PAGES

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Amy Burchette, Sandra Disposition Date: 08/24/2010
Davies, Dan Gallion, Carrie Ruhlen,
Georgia Sollars, Drema Wallace,
Leslie Hernandez

Date Submitted: 08/20/2010

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: VLO-0781-M2(A), Group Flexible Premium Adjustable Status of Filing in Domicile: Pending
Variable Universal Certificate Data Pages

Project Number: VLO-0781-M2(A), Group Flexible Premium Adjustable Date Approved in Domicile:
Variable Universal Certificate Data Pages

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer

Filing Status Changed: 08/24/2010

Explanation for Other Group Market Type:

State Status Changed: 08/24/2010

SERFF Tracking Number: NWPA-126772585 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 46560
Company Tracking Number: VLO-0781-M2(A), GROUP FLEXIBLE PREMIUM ADJUSTABLE VARIABLE UNIVERSAL CERTIFICATE DATA PAGES
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: VLO-0781-M2(A), Group Flexible Premium Adjustable Variable Universal Certificate Data Pages
Project Name/Number: VLO-0781-M2(A), Group Flexible Premium Adjustable Variable Universal Certificate Data Pages/VLO-0781-M2(A), Group Flexible Premium Adjustable Variable Universal Certificate Data Pages
Deemer Date: Created By: Carrie Ruhlen
Submitted By: Carrie Ruhlen Corresponding Filing Tracking Number: VLO-0781-M2(A), Group Flexible Premium Adjustable Variable Universal Certificate Data Pages

Filing Description:

Re: Form VLO-0781-M2, Certificate Data Pages for Group Flexible Premium Adjustable Variable Universal Life Insurance Certificate

Approval Date: 01-08-08

SERFF Tracking # NWPA-125407405

State Tracking #37754

Revised Certificate Data Pages VLO-0781-M2(A)

NAIC#: 66869

Nationwide is writing to inform your Department that we have revised the Certificate Data Pages for the above mentioned product in order to increase the clarity of the filing. The revision will include the following:

On page 3B, we have added brackets in the Guaranteed Maximum Percent of Premium Charge section. Previously only the 12% was bracketed, and now we have bracketed the years and percentages.

Also on page 3B, the Guaranteed Maximum Variable Account Asset Charge has changed to include brackets around the annual effective rate.

The form number at the bottom of the data pages now includes an (A) after the base policy form number, and we have updated the revision date on the bottom right corner.

In coordination, the Statement of Variability has also been updated to add clarity. We have also removed the term "static" from the annual effective rate description.

You have our assurance that no other documents from the original filing have changed. This filing is exempt from readability scoring. These forms are currently being filed in our state of domicile.

Thank you for your attention to this filing. Please feel free to call me at 1-800-882-2822 (ext. 9-8042) if you have any questions.

Company and Contact

SERFF Tracking Number: NWPA-126772585 State: Arkansas

Filing Company: Nationwide Life Insurance Company State Tracking Number: 46560

Company Tracking Number: VLO-0781-M2(A), GROUP FLEXIBLE PREMIUM ADJUSTABLE VARIABLE UNIVERSAL CERTIFICATE DATA PAGES

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Project Name/Number: VLO-0781-M2(A), Group Flexible Premium Adjustable Variable Universal Certificate Data Pages/VLO-0781-M2(A), Group Flexible Premium Adjustable Variable Universal Certificate Data Pages

Filing Contact Information

Carrie Ruhlen, Compliance Specialist ruhlenc@nationwide.com
 One Nationwide Plaza 614-249-8042 [Phone]
 1-33-102 614-249-1199 [FAX]
 Columbus, OH 43215

Filing Company Information

Nationwide Life Insurance Company	CoCode: 66869	State of Domicile: Ohio
One Nationwide Plaza	Group Code: 140	Company Type:
1-10-03	Group Name:	State ID Number:
Columbus, OH 43215	FEIN Number: 31-4156830	
(800) 882-2822 ext. [Phone]		

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? Yes

Fee Explanation: \$50.00 per form

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life Insurance Company	\$50.00	08/20/2010	38911402

SERFF Tracking Number: NWPA-126772585 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/24/2010	08/24/2010

SERFF Tracking Number: *NWPA-126772585* *State:* *Arkansas*
Filing Company: *Nationwide Life Insurance Company* *State Tracking Number:* *46560*
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Disposition

Disposition Date: 08/24/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NWPA-126772585 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Certification		No
Supporting Document	Revised Statement of Variability		No
Form	Group Flexible Premium Adjustable Variable Universal Life Insurance Certificate Data Pages		No

SERFF Tracking Number: NWPA-126772585 State: Arkansas

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	VLO-0781-M2(A)	Data/Declaration PagesGroup Flexible Premium Adjustable Variable Universal Life Insurance Certificate Data Pages	Revised	Replaced Form #: VLO-0781-M2 (Certificate Data Pages) Previous Filing #: 37754	0.000	VLO-0781-M2(A) data page - CV.pdf

CERTIFICATE DATA PAGE

The Certificate Data Pages include information about this Certificate as of the Certificate Date based on information you provided us on the application including any supplemental application. This Certificate is adjustable meaning you can change the amount of coverage, death benefit option, and rider elections subject to any applicable requirements. Post-issue Certificate activity, such as Certificate loans, partial Surrenders, and benefit changes (including Specified Amount increases and decreases, death benefit option changes, and rider elections) will affect the Certificate coverage. We will provide replacement Certificate Data Pages reflecting any new benefit elections or coverage changes you make after the Certificate Date, including changes to Surrender charge schedules and underwriting risk classification (including rate class, rate type, and any monthly flat extras).

CERTIFICATE ISSUE INFORMATION

Certificate Owner: [ABC Corporation]
Certificate Number: [N000000000]
Certificate Date: [January 1, 2009]
State of Issue: [Any State]
Underwriting Basis: [Non-medical]

INSURED'S INFORMATION

Insured: [John Doe]
Sex: [Unisex]
Issue Age: [35]
Rate Class: [Standard]
Rate Type: [Non-Tobacco]

PREMIUM INFORMATION*

Minimum Initial Premium: [\$1,428,571]
Planned Premium Payment: [\$1,428,571]
Planned Premium Frequency: [Annual]
Minimum Additional Premium Payment: \$25.00

*This is a flexible Premium Policy. The Minimum Initial Premium must be paid before coverage begins. Premium payments after the Minimum Initial Premium are not required. The Planned Premium Payment and Planned Premium Payment Frequency are provided by you in the application to tell us how much and how frequently you intend to pay Premium. The actual amount and duration of Premium payments you are permitted to make may be limited in order to comply with Section 7702 of the Internal Revenue Code, as amended, to prevent the Policy from becoming a modified endowment contract, or by the terms of the Policy governing Specified Amount increases and the maximum death benefit.

You are not required to pay the planned Premium and the Certificate may lapse even if you do; however, failure to pay Premiums as planned may increase the possibility of Certificate lapse.

COVERAGE INFORMATION:

Specified Amount: [\$38,254,435]

Minimum Specified Amount: \$100,000

Death Benefit Option: [1]

[Death Benefit Option 3 Maximum Increase: \$4,000,000]

Death Benefit Option 3 Interest Rate [2.00%]

Maturity Date*: [1/1/2072]

Maximum Death Benefit: [\$100,000,000] plus the Cash Value

Internal Revenue Code Life Insurance Qualification Test: [Guideline Premium/Cash Value Corridor Test]

Enhancement Benefit: [0.00%] minimum during the first [1] Certificate Year(s)

* Coverage may expire prior to the end of the period shown if the Premium paid is not sufficient to meet the requirements stated in the Continuation of Insurance section. Please see the Certificate's Grace Period, Lapse, and Reinstatement Provision for additional information. If your Certificate is still in force on the stated Maturity Date, and you have not elected otherwise, the Maturity Date will automatically be extended until the date of the Insured's death; subject to continued compliance with Section 7702 of the Internal Revenue Code, as amended.

SCHEDULE OF BENEFITS

Form Number	Benefit	Specified Amount	Coverage	
			Start Date	End Date*
VLO-0781-M2	Group Flexible Premium Adjustable Variable Universal Life Insurance Certificate			
	Initial Specified Amount	[\$100,000]	[1/1/2009]	[1/1/2072]
	Sex: [Unisex]			
	Issue Age: [35]			
	Rate Class: [Standard]			
	Rate Type: [Non-Tobacco]			
	Rate Class Multiple: [1.00]			
	[Monthly Flat Extras: [\$ / None]]		[0/0/0000]	[0/0/0000]
	[Monthly Flat Extras: [\$ / None]]		[0/0/0000]	[0/0/0000]
	[Specified Amount Increase	[\$000,000]	[1/1/2011]	[1/1/2072]
	Sex: [Unisex]			
	Attained Age: [35]			
	Rate Class: [Standard]			
	Rate Type: [Non-Tobacco]			
	[[Rate Class Multiple: [1.00]]			
	[Monthly Flat Extras: [\$ / None]]		[0/0/0000]	[0/0/0000]
	[Monthly Flat Extras: [\$ / None]]		[0/0/0000]	[0/0/0000]
[VLO-0784-AO	Change of Insured Rider		[1/1/2007]	[1/1/2007]
	[Change Date [1/1/2025]]			

* Coverage may expire prior to the end of the period shown if the Premium paid is not sufficient to meet the requirements stated in the Continuation of Insurance section of the Certificate's Grace Period, Lapse, and Reinstatement Provision.

CERTIFICATE CHARGES AND DEDUCTIONS

Guaranteed Maximum Service Fee:	\$25.00
Guaranteed Maximum Monthly per Certificate Administrative Expense Charge:	\$10.00
Guarantee Maximum Percent of Premium Charge:	[12.00%*] of Premium paid in Certificate Years [1-5], [6.00%] of Premium paid in Certificate Years [6] and beyond.
Guarantee Maximum Deferred Percent of Premium Charge:	[2.00%]**
Guaranteed Maximum Monthly per \$1,000 of Specified Amount Charge:	[\$0.40]
Guaranteed Maximum Variable Account Asset Charge:	[1.75%] annual effective rate, or [[0.147453205044235%] monthly rate of the daily net assets allocated to the Variable Account / [0.00475316455781361%] daily rate of the daily net assets allocated to the Variable Account]

* The Guaranteed Maximum Percent of Premium Charge does not include any Deferred Percent of Premium Charge.

** The Deferred Percent of Premium Charge is based on the first year Premium and is charged in each of Certificate Years two through five.

Table of Guaranteed Maximum Surrender Charges:

Certificate Year	Surrender Charge		Certificate Year	Surrender Charge
1	\$68,582.55		9	\$37,720.40
2	\$61,724.30		10	\$34,291.28
3	\$58,295.17		11	\$27,433.02
4	\$54,866.04		12	\$20,574.77
5	\$51,436.91		13	\$13,716.51
6	\$48,007.79		14	\$6,858.26
7	\$44,578.66		15	\$0.00
8	\$41,149.53			

Table of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk

Attained		Attained		Attained	
Age	Rate	Age	Rate	Age	Rate
18	0.068359029	61	0.844747090	107	55.423805584
19	0.070026965	62	0.944053074	108	60.491953688
20	0.070860944	63	1.051054702	109	66.132513304
21	0.070860944	64	1.164090915	110	72.284977281
22	0.071694931	65	1.281493774	111	78.819042656
23	0.072528926	66	1.402433770	112	83.333333333
24	0.073362928	67	1.530314772	113	83.333333333
25	0.075030956	68	1.666014701	114	83.333333333
26	0.078367103	69	1.817219678	115	83.333333333
27	0.080869293	70	1.993376629	116	83.333333333
28	0.080035222	71	2.206583564	117	83.333333333
29	0.079201159	72	2.453676912	118	83.333333333
30	0.078367103	73	2.716041079	119 and above	83.333333333
31	0.078367103	74	2.998113689		
32	0.080035222	75	3.306126652		
33	0.082537459	76	3.653355205		
34	0.085873881	77	4.055061331		
35	0.090044581	78	4.518098899		
36	0.095049674	79	5.036357927		
37	0.100889298	80	5.624079375		
38	0.106729296	81	6.277249967		
39	0.113404040	82	6.970270065		
40	0.121748158	83	7.724901416		
41	0.131762112	84	8.565559315		
42	0.144281106	85	9.487213738		
43	0.158471383	86	10.515700662		
44	0.175168664	87	11.663156947		
45	0.192704111	88	12.884065205		
46	0.211078209	89	14.150077445		
47	0.226949737	90	15.313672602		
48	0.241152928	91	16.422577083		
49	0.258701111	92	17.720735685		
50	0.280432128	93	19.238000494		
51	0.307185131	94	21.006493056		
52	0.338964554	95	22.903263646		
53	0.375775669	96	24.832631444		
54	0.420973336	97	26.478554438		
55	0.471219346	98	27.802689842		
56	0.524007577	99	29.615496123		
57	0.575987859	100	31.695255258		
58	0.627997897	104	42.726629599		
59	0.687594373	105	46.566120655		
60	0.758993725	106	50.796277654		

Actual monthly cost of insurance rates per \$1,000 of Net Amount at Risk will be determined based on our expectations at to future experience. The actual cost of insurance rates will not be greater than the sum of the rates shown above and any additional amount charged for substandard rate classes. In no event will the guaranteed maximum monthly cost of insurance rate be greater than \$83.33 per \$1,000 of Net Amount at Risk.

BASIS OF COMPUTATION

Mortality:	2001 Commissioner's Standard Ordinary Mortality Table B (80% Male / 20% Female), Non-Tobacco, Age Last Birthday
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FIXED ACCOUNT

Guaranteed Minimum Interest Crediting Rates (per annum)

Fixed Account Investment Option:	2.00% in all Policy Years	(effective daily rate of 0.00542552%)
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LOANS

Guaranteed Policy Loan Interest Rates (per annum)

Minimum Loan Interest Credited Rate:	2.00% in all Policy Years.	(effective daily rate of 0.00542552%)
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Maximum Loan Interest Charged Rate:	3.50% in all Policy Years	(effective daily rate of 0.0094255%)
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INTERNAL REVENUE CODE LIFE INSURANCE QUALIFICATION TEST TABLE

This certificate complies with section 7702 of the Internal Revenue Code under the [Guideline Premium/Cash Value Corridor Test / Cash Value Accumulation Test], which requires that the death benefit is greater than or equal to the product of the Enhanced Cash Value and the Applicable Percentages from the following table.

Attained Age of Insured	Applicable Percentage	Attained Age of Insured	Applicable Percentage
30-40	250%	70	115%
41	243%	71	113%
42	236%	72	111%
43	229%	73	109%
44	222%	74	107%
45	215%	75	105%
46	209%	76	105%
47	203%	77	105%
48	197%	78	105%
49	191%	79	105%
50	185%	80	105%
51	178%	81	105%
52	171%	82	105%
53	164%	83	105%
54	157%	84	105%
55	150%	85	105%
56	146%	86	105%
57	142%	87	105%
58	138%	88	105%
59	134%	89	105%
60	130%	90	105%
61	128%	91	104%
62	126%	92	103%
63	124%	93	102%
64	122%	94	101%
65	120%	95	101%
66	119%	96	101%
67	118%	97	101%
68	117%	98	101%
69	116%	99	101%
		100 - 120	100%

AVAILABLE INVESTMENT OPTIONS AND ALLOCATION OF NET PREMIUMS PAID**Variable Account:** [Nationwide Private Placement Variable Account]

Your investment options available as of the Certificate Date are listed below. We may subsequently add or eliminate Sub-Accounts as described in the Variable Account Provision of the Certificate. Your initial allocation to a Sub-Account and/or the Fixed Account is shown on a percentage basis.

	During Right to Examine Certificate <u>Period*</u>	After Right to Examine Certificate <u>Period</u>	
[NSAT Money Market Fund	10%	10%	
XYZ Real Estate Fund	90%	90%]	
[Illiquid Sub-Accounts**			
XYZ Hedge Fund	0%	0%	
ABC Private Venture Fund	0%	0%]	
Fixed Account			
Nationwide Fixed Account	0%	0%	
Total	100%	100%]

* We reserve the right to allocate any Premiums to a money market Sub-Account or, if no money market Sub-Account is available, the Fixed Account until the "Right to Examine and Cancel" period has expired. Upon expiration of the Right to Examine and Cancel period, we will allocate any Net Premiums paid according to the last direction we received from you.

[** Amounts allocated to Illiquid Sub-Accounts will be held in the available money market fund until the underlying investment option's next Liquidity Date unless you request an allocation to Liquid Sub-Accounts and/or the Fixed Account during this period. The maximum aggregate Illiquid Sub-Account allocation for all Certificates is stated on the next page.]

Maximum Allocation to Illiquid Sub-Accounts

The maximum permitted allocation to Illiquid Sub-Accounts is limited to the *lesser of* the maximum applicable percentage of Cash Value, minus Indebtedness, stated in the table or the Certificate's Cash Value minus an amount sufficient to cover 12 monthly deductions. The maximum permitted allocation percentage for Illiquid Sub-Accounts increases based on the number of in force Certificates to which the Illiquid Sub-Accounts endorsement is attached that are issued under a particular Policy and decreases by increasing average age of those Insureds as follows.

Number of in force Certificates to which the Illiquid Sub-Accounts endorsement is attached at the beginning of a Policy Year	Average Attained Age of Insured Lives at the beginning of a Policy Year										Under 45
	90 & over	85-89	80-84	75-79	70-74	65-69	60-64	55-59	50-54	45-49	
Under 15	9%	12%	14%	17%	26%	36%	49%	50%	50%	50%	50%
15 - 29	13%	17%	20%	24%	36%	50%	50%	50%	50%	50%	50%
30 - 49	16%	21%	25%	30%	45%	50%	50%	50%	50%	50%	50%
50 - 74	18%	24%	29%	35%	50%	50%	50%	50%	50%	50%	50%
75 - 50	21%	27%	33%	39%	50%	50%	50%	50%	50%	50%	50%
100 - 124	22%	30%	36%	43%	50%	50%	50%	50%	50%	50%	50%
125 - 149	24%	32%	38%	46%	50%	50%	50%	50%	50%	50%	50%
150 - 174	25%	34%	41%	48%	50%	50%	50%	50%	50%	50%	50%
175 - 150	27%	36%	43%	50%	50%	50%	50%	50%	50%	50%	50%
200 - 229	28%	37%	45%	50%	50%	50%	50%	50%	50%	50%	50%
230 - 259	29%	39%	47%	50%	50%	50%	50%	50%	50%	50%	50%
260 - 250	31%	41%	49%	50%	50%	50%	50%	50%	50%	50%	50%
300 - 349	33%	43%	50%	50%	50%	50%	50%	50%	50%	50%	50%
350 - 350	34%	46%	50%	50%	50%	50%	50%	50%	50%	50%	50%
400 - 449	36%	48%	50%	50%	50%	50%	50%	50%	50%	50%	50%
450 - 450	37%	49%	50%	50%	50%	50%	50%	50%	50%	50%	50%
500 - 569	39%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
570 - 649	41%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
650 - 749	43%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
750 - 874	45%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
875 - 509	47%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
1,000 - 1,249	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
1,250 - 1,450	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
1,500 - 1,749	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
1,750 - 1,509	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
2,000 - 2,450	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
2,500 - 2,509	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
3,000 - 3,450	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
3,500 - 3,509	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
4,000 - 4,450	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

SERFF Tracking Number: NWPA-126772585 State: Arkansas

Filing Company: Nationwide Life Insurance Company State Tracking Number: 46560

Company Tracking Number: VLO-0781-M2(A), GROUP FLEXIBLE PREMIUM ADJUSTABLE VARIABLE UNIVERSAL CERTIFICATE DATA PAGES

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: VLO-0781-M2(A), Group Flexible Premium Adjustable Variable Universal Certificate Data Pages

Project Name/Number: VLO-0781-M2(A), Group Flexible Premium Adjustable Variable Universal Certificate Data Pages/VLO-0781-M2(A), Group Flexible Premium Adjustable Variable Universal Certificate Data Pages

Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Application</p> <p>Comments: COLI-3004-F-US3, Application for Group Life Insurance, approved 05-21-10 COLI-3001-E-US4, Corporate Enrollment Form Consent to Insurance, approved 05-21-10 COLI-3002-D-US4, Corporate Enrollment Form Consent to Insurance, approved 01-13-10 COLI-3015-B-AR, Application for Certificate Change, approved 02-08-07 COLI-3011-V, Variable Life Fund Supplement, approved 01-13-10</p>		
<p>Satisfied - Item: Certification</p> <p>Comments:</p> <p>Attachment: AR CERT.pdf</p>		
<p>Satisfied - Item: Revised Statement of Variability</p> <p>Comments:</p> <p>Attachment: VLO-0781-M2(A) SOV - M2 (AR).pdf</p>		



ARKANSAS

Certificate of Compliance

Insurer Nationwide Life Insurance Company

Form Numbers: VLO-0781-M2(A), Group Flexible Premium Adjustable Variable
Universal Life Certificate Data Page

I have reviewed or supervised the review of the above forms. To the best of my knowledge and belief, they are in compliance with the rules and requirements of Regulation 19 and 49 of the Arkansas Statute, ACA 23-80-206, ACA 23-79-138, and Bulletin 11-88.

You have our assurance that any maximum cost of insurance changes and/or any minimum accumulation rates will be re-filed with the department.

These forms also meet the Flesch readability requirements as explained in Title 23-80-206 of the Arkansas Insurance Code.

A handwritten signature in black ink, reading "James J. Rabenstine".

James J. Rabenstine
Vice President
NF Compliance
Date: 08/20/2010

Nationwide Life Insurance Company

Home Office: One Nationwide Plaza • Columbus, Ohio 43215-2220

Statement of Variability for Forms:
Policy and Summary of Benefits VLO-0782-AO, Certificate VLO-0781-M2 , Data Page VLO-0781-M2(A), Application COLI-3016-B-AR,
Change of Insured Rider VLO-0784-M2, and Endorsement VLO-0785-AO

Policy VLO-0782-AO	Reason
Home office address and telephone number	These items are bracketed on the policy form as they could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the policy and rider forms as Officers could possibly change over time.

• Summary of Benefits	
Policy Owner	Will contain the name of the entity (company or trust) to which the Policy is issued.
Policy Date	Varies According to new issues.

Certificate VLO-0781-M2	Reason
Home office address and telephone number	These items are bracketed on the policy form as they could change over time.
Nationwide Officer Signatures	These signatures are bracketed on the policy and rider forms as Officers could possibly change over time.

Certificate Data Page 3	Reason
• Certificate Issue Information	Bracketed fields in this section are specific to each Certificate and will be determined at issue.
Certificate Owner	Varies according to new issues. Will contain the name of the entity (company or trust) to which the Certificate is issued.
Policy Number	Varies according to new issues
State of Issue	Varies according to new issues
Certificate Date	Varies according to new issues
Underwriting Basis	Varies according to new issues, either Non-medical or Medical.
• Insured's Information	Bracketed fields in this section are specific to each Insured.
Insured	Varies according to new issues
Sex	For unisex issues, "Unisex" will appear in this field. For sex distinct issues, "Male" or "Female" will appear according to sex of the Insured
Issue Age	Varies according to the Attained Age of the Insured at issue.
Rate Class	Varies according to underwriting decision
Rate Type	Varies according to underwriting decision; either "Non-tobacco" or "Tobacco"
Issue Age	Varies according to new issues, from a minimum of 18 to a maximum of 80.
• Premium Information	
Minimum Initial Premium	Varies according to the characteristics of the Certificate as issued.
Planned Premium Payment	Varies according to elections of the Certificate Owner.
Planned Premium Payment Frequency	Varies according to the election of the Certificate Owner – Annual, Semi-Annual, Quarterly, or Monthly.

Policy Data Page 3A	Reason
• Coverage Information	Bracketed fields in this section vary based on elections of the Certificate Owner.
Specified Amount	The Specified Amount field will contain a dollar amount specific to each Certificate owner and insured based on the applicable initial seven pay premium and the risk class of the insured (minimum - \$100,000; maximum - initially \$5 mil - ultimately \$8 mil).
Death Benefit Option Elected	Varies according to new issues; either 1 (Level), 2 (Increasing), or 3 (Return of Premium).
Death Benefit Option 3 Interest Rate	Will only appear when Death Benefit Option 3 is elected. It will show the guaranteed rate at which the accumulated premium account grows which will vary based on the application and underwriting approval, maximum increase per year of \$4,000,000 (0% - 6%).
Death Benefit Option 3 Maximum Increase	This field will contain a dollar amount upon which the maximum death benefit for a particular Certificate is based. The dollar amount will be negotiated by the Certificate Owner subject to Nationwide's risk and reinsurance capacity at the time of issue. \$100,000,000 represents the largest dollar amount that will ever be inserted in this field (0 - \$4 mil).
Maturity Date	Varies based on the Issue Age of the Insured – the policy anniversary upon which the insured reaches attained age 120
Maximum Death Benefit	This field will contain a dollar amount upon which the maximum death benefit for a particular Certificate is based. The dollar amount will be negotiated by the Certificate Owner subject to Nationwide's risk and reinsurance capacity at the time of issue. \$100,000,000 represents the largest dollar amount that will ever be inserted in this field (will never exceed \$100 mil).
Internal Revenue Code Life Insurance Qualification Test	Varies as elected by the Certificate Owner. Either “Guideline Premium/Cash Value Corridor Test” or “Cash Value Accumulation Test”.
Enhancement Benefit	Varies from 0% to 15% in the first year, then grades down to 0% over at most 20 years
• Schedule of Benefits	Varies according to benefits elected
Coverage Start Date	Varies based on when a particular item of coverage becomes effective. The Coverage Start Date for the Certificate will be the same as the Certificate Date shown in the Issue Information section. It is reproduced here for the Certificate Owner's convenience. For changes in benefits, such as rider additions or Specified Amount increases, it will reflect the effective date of such addition or increase.
Coverage End Date	Varies based on the projected date an item of coverage will end. The Coverage End Date for the Certificate will be the
Specified Amount	The Specified Amount shown here will be the same here as shown in the Coverage Information section. It is reproduced here for the Certificate Owner's convenience (minimum - \$100,00; maximum - initially \$5 mil - ultimately \$8 mil).
Sex, Issue Age, Rate Class, and Rate Type	The information shown here will be the same here as shown in the Coverage Information section. It is reproduced here for the Certificate owner's convenience.
Rate Class Multiple	This field varies by underwriting decision to reflect any sub-standard rating applied to determine the monthly cost of insurance rate per \$1,000 for the Insured. Numbers from 1- 5 will appear. 1 is the minimum and represents no sub-standard rating. 5 is the maximum and represents a sub-standard rating Table P.

Monthly Flat Extra	This field will only appear as applicable to particular Certificates and will reflect any additional flat dollar amount charged for hazardous occupation or activities of the Insured (0 - \$1 per month).
Specified Amount Increase	The Specified Amount increase section will only appear on Certificate Data Pages issued after an increase is requested. Sex, Attained Age, Rate Class, Rate Type, Rate Class Multiples, Monthly Flat Extras fields will vary according to characteristics of the Insured and underwriting decisions applicable to the increase. The Rate Class Multiple and Monthly Flat Extra fields will only appear as applicable (minimum - \$10,000; maximum - subject to the constraints of the maximum specified amount).
Change of Insured Rider	Rider information will only appear for Certificates to which the rider applies.
Change Date	This field will only appear on reissued Certificate Data Pages for Certificates for which a change of Insured is made. The date the change is effective will appear.

Policy Data Page 3B	Reason
• Certificate Charges and Deductions	
Guaranteed Maximum Percent of Premium Charge	The actual guaranteed maximum percent of premium charge applicable to a particular Certificate will be entered here and will vary by Policy. 12.00% is the greatest percentage that will ever be inserted (0% - 12%)
Guaranteed Maximum Percent of Premium Charge - Years 1-5	Varies according to Policy, but will not go beyond year 5 (e.g. years 1-5)
Guaranteed Maximum Percent of Premium Charge	The actual guaranteed maximum percent of premium charge applicable to a particular Certificate will be entered here and will vary by Policy. 6.00% is the greatest percentage that will ever be inserted (0% - 6%).
Guaranteed Maximum Percent of Premium Charge - Years 6 and beyond	Varies according to Policy.
Guaranteed Maximum Deferred Percent of Premium Charge	The actual guaranteed maximum percent of premium charge applicable to a particular Certificate will be entered here and will vary by case. 2.00% is the greatest percentage that will ever be inserted (0% - 2%).
Guaranteed Maximum Monthly per \$1,000 of Specified Amount Charge	The actual guaranteed maximum monthly per applicable to a particular Certificate will be entered here and will vary by case. \$0.40 is the greatest amount per \$1,000 of Specified Amount that will ever be inserted.
Guaranteed Maximum Variable Account Asset Charge	The annual rate will appear as applicable. 1.75% is the greatest percentage that will ever be inserted (0% - 1.75% annual effective rate).
Guaranteed Maximum Variable Account Asset Charge	This field will vary based on election of the Certificate Owner to have this charge deducted monthly or daily. Either the monthly or daily equivalent rate to the annual rate will appear as applicable.
Table of Guaranteed Maximum Surrender Charges	This table will only appear if a Surrender Charge schedule is applicable to a particular Certificate. The dollar amounts shown are the greatest dollar amounts that will ever be entered. The actual guaranteed maximum dollar amounts applicable to a particular Certificate will be entered at issue and will vary based on characteristics of the case (0 - the dollar amounts shown which vary by underwriting criteria).
Policy Data Page 3C	
Table of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk	The values in this table will vary by underwriting type (medical / non-medical), rate class, and sex of the Insured (0 - the dollar amounts shown which vary by underwriting criteria).

Policy Data Page 3D	
Mortality	The mortality basis of computations will vary based on the type of underwriting applicable to a case. The basis shown will apply to Certificates non-medically underwritten. For medically underwritten Certificates, the following information will appear as applicable: 2001 Commissioner's Standard Ordinary Mortality Table A (100% Male / 0% Female), Non-Tobacco, Age Last Birthday
Policy Data Page 3E	Reason
Internal Revenue Code Life Insurance Qualification Test name	This field will vary according to life insurance qualification test election of the Certificate Owner, either Guideline Premium/Cash Value Corridor Test, or Cash Value Accumulation Test.
Internal Revenue Code Life Insurance Qualification Test Table	The actual table and percentages applicable based on the qualification test elected by the Certificate Owner
Policy Data Page 3F	Reason
List of Variable Sub-Accounts	Varies according to investment options elected by the Certificate Owner. The Illiquid Sub-Account Heading and related footnote ** will only appear if the Certificate Owner has elected to make Illiquid Sub-Accounts available.
Policy Data Page 3G	The information on this page, text and table will only appear when the Certificate Owner has elected to make Illiquid Sub-Accounts available. The maximum permitted Illiquid Sub-Account allocation percentages will vary based on the liquidity restrictions of the Illiquid Sub-Accounts elected and case characteristics. The allocation percentages shown represent the most restrictive percentages that will ever be inserted.

Change of Insured Rider VLO-0784-M2	Reason
Home office address and telephone number	These items are bracketed on the policy form as they could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the policy and rider forms as Officers could possibly change over time.

Endorsement VLO-0785-AO	
Home office address and telephone number	These items are bracketed on the policy form as they could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the policy and rider forms as Officers could possibly change over time.